



A Page for BUILDERS and HOME OWNERS!



Home Ownership One of Leading Topics of Discussion

TREND POINTS TO INCREASED STABILITY OF ENTIRE NATION

The increased interest people have in home ownership is one of the wholesome trends of the times—a trend which indicates a healthy situation and adds to the stability of the country, according to F. W. Marlow, district director, Southern California, Federal Housing Administration.

"Whatever part of the state you are in, people are talking home ownership and the building of new homes," Marlow said. "You hear it on the trains, in the clubs and hotels, at dinner parties, and in banks and business houses. Modernization and new homes likewise form a common topic of conversation in family circles.

"We like to think of ourselves as constantly advancing, but this is one instance where we have slipped back a generation to the time when home ownership was a first requirement of a well-regulated family. Again we are confident that more satisfaction comes where families are housed in their own homes.

"This trend of the times is especially noticeable in the attitude of young married people. They, too, are giving thought to home ownership; many are saving for a home, while many are at this time arranging to buy or build their own homes.

"Just what has brought about this change in our thinking may be a matter of controversy. Probably the days of stress from which we have emerged have made us more serious and have caused us to attribute more importance to fundamentals. Possibly the FHA has contributed the change in our viewpoint. Be that as it may, more and more people are planning to own and build homes, and the public is giving added consideration to housing problems.

"The proof is that home-owners everywhere are enthusiastic-ly repairing and remodeling dwellings. Painting and shingling, laying new floors, remodeling exteriors and interiors, modernizing kitchens and bathrooms, buying and building new homes—these and similar activities are providing the people of this country with modern, up-to-date, and pleasant homes.

Creates Safer Lending
"Much of this may be attributed to the FHA, which has made it easier for people to repair their homes and to buy or build new homes. The FHA has been the means of releasing money by insuring home loans when loans are made by banks, building and loan associations cooperating with the FHA. Not only has the FHA assisted in making money available, but it also has created a plan of lending which the public feels safer in using.

"Mortgage loans, under the insured mortgage plan of the FHA, have longer maturities—sometimes up to twenty years—bear fair interest rates, and are so arranged that people repay them in monthly payments. Mortgage loans thus insured by the FHA may be made in amounts greater in proportion to the appraised value of the property than was the previous practice.

Mother Trains As Swimmer
PITTSBURGH. (U. P.)—Mrs. Dora Goldfarb, middle-aged mother of seven sons, is training to swim the Allegheny river this summer.

TWO BARGAINS ON AMAPOLA AVE.—
INCOME PROPERTY: Six-room house in front; five-room house in rear, on Amapola. Will rent for \$60.00 a month. Property in good condition. \$5,250. Terms.

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Average Insured Mortgage for \$4,003, FHA Finds

Washington, D. C.—An analysis of mortgage loans insured by the Federal Housing Administration, made by the Division of Economics and Statistics, shows that the average mortgage is for \$4,003.

The largest group of mortgages, 28.5 percent, is for amounts of \$2,000 to \$2,999. Of the total number insured 58.6 percent are for amounts less than \$4,000 and more than one-third are for amounts of \$3,000 and less.

A total of 12.7 percent of the mortgages are for less than \$2,000; 23.4 percent for \$2,000 to \$2,999; 22.1 percent for \$3,000 to \$3,999; 16.3 percent for \$4,000 to \$4,999; 9.6 percent for \$5,000 to \$5,999; 6.1 percent for \$6,000 to \$6,999; 3.2 percent for \$7,000 to \$7,999; 2.1 percent for \$8,000 to \$8,999; 1.2 percent for \$9,000 to \$9,999; 1.4 percent for \$10,000 to \$11,999; 1.5 percent for \$12,000 to \$16,000.

Your rent money will buy a home.

Wide Doorways Add to Idea of Spaciousness

A wide doorway from hall to living room creates a feeling of spaciousness. If a home owner contemplates the widening of a narrow doorway, however, he must first assure himself that wall framing which acts for support for the floor above is ample strong to do its duty after some of it has been removed to widen the doorway.

It may be necessary to substitute two stouter timbers at the sides of the opening for the studding which now carries the weight of the second-story flooring and wall and a heavier horizontal member to extend from the top of one of the heavier uprights to that of the other.

FLOWER BOXES CAN BE BUILT IN SILLS

Flower boxes may be built into the sill inside the window if you yearn for a garden all-year 'round. The boxes can be lined with copper and drains extended through the wall to the ground outside.

Home Built for Sale Is Nearly Finished Here

The first home to be built here for speculation in several months was nearing completion this week at 1610 Beech street. The contractors, Alex Gregor and Edward G. Neess, who will offer the attractive five room Monterey-type residence for sale have announced that they intend to build two more homes for disposal here.

The Beech street home has unusually large and well arranged rooms covering 1,350 square feet of floor space. It has a part-shingle roof and a stucco finish. Gregor has been building homes for 35 years and he has many years of experience as superintendent and foreman on large construction projects such as the Edison, Oviatt, Title Guarantee and Trust and May company buildings in Los Angeles.

He also was employed on the construction of the Doheny library at U. S. C., and three structures at U. C. L. A. Neess, who lives in Palos Verdes, has been in the construction business for 18 years. They said they selected Torrance for their home-building operations because of the evident shortage of housing facilities here. Their Beech street house may be inspected any time and will be furnished within a week.

Home Is World's Best Investment

If you have something saved up—invest it in something permanent. Something lasting and valuable—such as a home.

You can do that today, and start living in a home of your own immediately if you take advantage of the Federal Housing Administration's mortgage plan. You can make a down payment of only one-fifth—and then pay off everything else by the month, like rent.

FHA IS PERMANENT

The National Housing Act does not expire next April or July as some seem to think. The act is permanent legislation, and the Federal Housing Administration is a permanent governmental agency. The Modernization Credit Plan expires April 1, 1937. Treasury guarantees of Housing Administration insurance fund debentures continues until July 1939, but insurance of home mortgages continues with a fund that now totals \$15,000,000. This fund is increasing at the rate of \$500,000 each month.

Machine Hits Counterfeiting
SYDNEY. (U. P.)—The invention of R. J. Lyttle, makes possible the detection of counterfeit coins by mechanical means.

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NO ASSESSMENTS

COTA AVE.
1 inside lot, 50x140.....\$900
NO ASSESSMENTS

MARICOPA HEIGHTS
North of Torrance Blvd., Between Madrid & Acacia
Corner, 50x81.....\$400
Inside, 90x80.....\$500
Inside, 50x81.....\$300
Corner, 50x80.....\$350
NO ASSESSMENTS

ACACIA AVE.
1 inside lot, 40x140.....\$650
South of Torrance Blvd. Between Sonoma and Eldorado. Best Location.
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\$4950 TERMS

A. Gregor & E. G. Neess
CONTRACTORS AND BUILDERS
May Be Contacted on Premises
1610 Beech St. Torrance



HOME

HERE at Rolling Hills we feel we have come to the Rainbow's End and have found our Pot of Gold. Here are the things in life we have always hungered for. Here we can be ourselves. We have come to feel a sort of kinship with sunshine and starlight and plowed earth and trees. We have learned to plant things and with fascination watch their tender new shoots venture forth.

Here at last, among these friendly hills, with a little money and nature's kindly help, we have found home, with all which that sacred word implies. Edgar Guest said, "It takes a heap o' livin' in a house to make it home"—but somehow it seems to us we have lived here always, though we came to Rolling Hills only four months ago. Those other years spent between the walls of city houses seem part of what Mr. Stevenson would call "a formless, twilit pre-existence."

But most wonderful of all has been the effect of Rolling Hills on the children. Bill, who will soon be ten, was causing his mother many anxious hours. Surly, fretful, impudent, Betty, who is eight, spent most of her spare

time at the movies and was fast becoming a pocket edition of Mae West. What a change now in Bill! He has found new interests, new enthusiasms. His talk is of saddle girths, the perfection of his tennis stroke, a new proficiency in the Australian crawl. Betty is as brown as a nut. After the school bus brings her home, you will find her usually perched on Banjo with Pat trailing at his heels.

At Rolling Hills the work-a-day world seems a thousand miles away, yet I am only a few minutes ride from Torrance. As I drive into the clean, dry air of the hills after the day's work is over, the worries, the "nerves" of business are dropped by the roadside—they're part of another world outside the gates of Rolling Hills.

The stench of oil and canning plants and the grime of industry never reach me in Rolling Hills—the only high-ground residential property in the entire harbor area. No other location offers such ideal living conditions—a perfect place to entertain my friends. Neighbors of the kind I really enjoy knowing.

Drive out today—it's only a few minutes from Torrance. You'll always find a cordial welcome at the Gate House.

WHAT YOU GET AT ROLLING HILLS

- **Space and Privacy**—The heart of a great 12,000-acre Rancho. Individual homesites range from 2 to 10 acres in size.
- **Neighbors of the Kind You Will Enjoy**—The qualifications for ownership in Rolling Hills are as high as those of any fine club.
- **Good Architecture Without Excessive Cost**—All-embracing, common-sense architectural restrictions guaranteeing buildings and improvements in harmony with their surroundings.
- **Horseback Riding**—Over thousands of unspoiled, unfenced acres.
- **A Limitless Play-Yard for Your Children**—With no end of interesting things for them to do.
- **Golf**—Membership in one of Southern California's finest golf clubs is included with the purchase price of many of the Rolling Hills homesites.
- **Safe Swimming**—And a variety of beach games at Abalone Cove.

SOME PIECES AS LOW AS \$2500

Rolling Hills
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A Typical Home at Rolling Hills

